

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
ROCKFORD DIVISION

In re: MILLER, BENJAMIN M

§ Case No. 08-73454

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on October 29, 2008. The undersigned trustee was appointed on October 29, 2008.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 3,136.22

Funds were disbursed in the following amounts:

Administrative expenses	<u>0.00</u>
Payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>3,136.22</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 03/18/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$784.06. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$784.06, for a total compensation of \$784.06. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$6.00, for total expenses of \$6.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/03/2009 By: /s/MEGAN G. HEEG  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

## Form 1

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Individual Estate Property Record and Report  
Asset Cases

Case 08-73454

Case Number: 08-73454 BARB

Case Name: MILLER, BENJAMIN M

Period Ending: 09/03/09

Trustee: (330490) MEGAN G. HEEG

Filed (f) or Converted (c): 10/29/08 (f)

\$341(a) Meeting Date: 12/12/08

Claims Bar Date: 03/18/09

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/Gross Value of Remaining Assets
1	REAL ESTATE - scheduled	80,000.00	0.00	DA	0.00	DA
2	Cash	150.00	0.00	DA	0.00	DA
3	BANK ACCOUNTS	50.85	0.00	DA	0.00	DA
4	SECURITY DEPOSITS	100.00	0.00	DA	0.00	DA
5	HOUSEHOLD GOODS AND FURNISHINGS	2,505.00	0.00	DA	0.00	DA
6	BOOKS AND ART OBJECTS	50.00	0.00	DA	0.00	DA
7	WEARING APPAREL	300.00	0.00	DA	0.00	DA
8	PENSION PLANS AND PROFIT SHARING	Unknown	0.00	DA	0.00	DA
9	STOCK AND BUSINESS INTERESTS	1,200.00	0.00	DA	0.00	DA
10	TAX REFUNDS	Unknown	3,135.42		3,135.42	FA
11	AUTOMOBILES AND OTHER VEHICLES	14,000.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		0.80	FA
12	Assets Totals (Excluding unknown values)	\$98,355.85	\$3,135.42		\$3,136.22	\$0.00

Major Activities Affecting Case Closing:

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Trustee: (330490) MEGAN G. HEEG  
 Filed (f) or Converted (c): 10/29/08 (f)  
 §341(a) Meeting Date: 12/12/08  
 Claims Bar Date: 03/18/09

Case Number: 08-73454 BARB  
 Case Name: MILLER, BENJAMIN M  
 Period Ending: 09/03/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/Gross Value of Remaining Assets
Ref. #					

Initial Projected Date Of Final Report (TFR): July 31, 2009

Current Projected Date Of Final Report (TFR): September 3, 2009 (Actual)

# Form 2

## Cash Receipts And Disbursements Record

Case Number: 08-73454 BARB  
Case Name: MILLER, BENJAMIN M

Trustee: MEGAN G. HEEG (330490)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*\_\*\*\*\*\*68-65 - Money Market Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: 54-6815456  
Period Ending: 09/03/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/12/09	{10}	Benjamin Miller	tax refund	1129-000	3,135.42		3,135.42
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.04		3,135.46
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,135.59
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.12		3,135.71
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.12		3,135.83
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,135.96
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,136.09
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,136.22
09/03/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.00		3,136.22
09/03/09		To Account #*****6866	final report	9999-000		3,136.22	0.00

### ACCOUNT TOTALS

Less: Bank Transfers

Subtotal

Less: Payments to Debtors

NET Receipts / Disbursements

3,136.22	3,136.22
0.00	3,136.22
3,136.22	0.00
\$3,136.22	\$0.00

# Form 2

## Cash Receipts And Disbursements Record

Case Number: 08-73454 BARB  
Case Name: MILLER, BENJAMIN M

Trustee: MEGAN G. HEEG (330490)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*\_\*\*\*\*68-66 - Checking Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: 54-6815456  
Period Ending: 09/03/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/03/09		From Account #*****6865	final report	3,136.22		3,136.22

### ACCOUNT TOTALS

Less: Bank Transfers

Subtotal

Less: Payments to Debtors

NET Receipts / Disbursements

3,136.22	0.00	\$3,136.22
3,136.22	0.00	
0.00	0.00	
\$0.00	\$0.00	

### TOTAL - ALL ACCOUNTS

MMA # \*\*\*\_\*\*\*\*68-65

Checking # \*\*\*\_\*\*\*\*68-66

Net Receipts	Net Disbursements	Account Balances
3,136.22	0.00	0.00
0.00	0.00	3,136.22
\$3,136.22	\$0.00	\$3,136.22

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 08-73454  
Case Name: MILLER, BENJAMIN M  
Trustee Name: MEGAN G. HEEG

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>MEGAN G. HEEG</u>	\$ <u>784.06</u>	\$ <u>6.00</u>
<i>Attorney for trustee</i>	<u>Ehrmann Gehlbach Badger &amp; Lee</u>	\$ <u>510.00</u>	\$ <u>23.60</u>
<i>Appraiser</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Auctioneer</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Accountant</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Special Attorney for trustee</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
<i>Fees,</i>	<u>United States Trustee</u>	\$ <u></u>	\$ <u></u>
<i>Other</i>	<u></u>	\$ <u></u>	\$ <u></u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 13,927.46 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 13.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	Dixon Physical Therapy	\$ <u>262.40</u>	\$ <u>34.15</u>
	eCAST Settlement		
<u>2</u>	Corporation assignee of	\$ <u>531.87</u>	\$ <u>69.22</u>
	AmeriCredit Financial		
<u>3 -2</u>	Services, Inc.	\$ <u>10,027.31</u>	\$ <u>1,304.98</u>
	HSBC Bank NA/Direct		
<u>4</u>	Merchants Credit Card	\$ <u>2,406.94</u>	\$ <u>313.25</u>
	Recovery Management		
<u>5</u>	Systems Corporation	\$ <u>698.94</u>	\$ <u>90.96</u>



Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.